

<i>SERFF Tracking Number:</i>	<i>AEGD-126809202</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46756</i>
<i>Company Tracking Number:</i>	<i>1-037 11-110</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Norris Endorsement (Term & Whole Life)</i>		
<i>Project Name/Number:</i>	<i>Norris Endorsement (Term & Whole Life)/1-037 11-110</i>		

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: Norris Endorsement (Term & Whole Life) SERFF Tr Num: AEGD-126809202 State: Arkansas

TOI: L08 Life - Other

SERFF Status: Closed-Approved-
Closed State Tr Num: 46756

Sub-TOI: L08.000 Life - Other

Co Tr Num: 1-037 11-110

State Status: Approved-Closed

Filing Type: Form

Author: Kathie Allen

Reviewer(s): Linda Bird

Date Submitted: 09/10/2010

Disposition Date: 09/14/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Norris Endorsement (Term & Whole Life)

Project Number: 1-037 11-110

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/14/2010

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 09/10/2010

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 09/14/2010

Created By: Kathie Allen

Corresponding Filing Tracking Number:
3Y111310

Deemer Date:

Submitted By: Kathie Allen

Filing Description:

1-037 11-110: Modification of Policy Provisions Endorsement

Modification of Policy Provisions Endorsement 1-037 11-110: Our approved term and whole life insurance policies are issued on a sex-distinct basis. However, if a policy is used in an employer-employee situation subject to the U.S.

Supreme Court Norris decision, the policy must be issued with a unisex endorsement. We intend to use this endorsement with our previously approved term and whole life insurance policies. We also intend to use this

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endorsement with future approved term and whole life insurance policies if we determine it would be applicable to those policies.

Company and Contact

Filing Contact Information

Kathie Allen, Senior Analyst kathie.allen@transamerica.com
 1150 S. Olive St. 505-206-5139 [Phone]
 T-03-06 213-763-9557 [FAX]
 Los Angeles, CA 90015

Filing Company Information

Transamerica Life Insurance Company CoCode: 86231 State of Domicile: Iowa
 Contract Development T-24 Group Code: 468 Company Type:
 1150 S. Olive St. Group Name: State ID Number:
 Los Angeles, CA 90015 FEIN Number: 39-0989781
 (319) 355-4241 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Arkansas charges a filing fe of \$50 per form.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	09/10/2010	39419332

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/14/2010	09/14/2010

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Disposition

Disposition Date: 09/14/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Form	Modification of Policy Provisions		Yes
	Endorsement		

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Form Schedule

Lead Form Number: 1-037 11-110

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	1-037 11-110	Policy/Cont	Modification of Policy Initial			50.800	1-037 11-110.pdf
		ract/Fratern	Provisions				
		al	Endorsement				
		Certificate:					
		Amendmen					
		t, Insert					
		Page,					
		Endorseme					
		nt or Rider					

TRANSAMERICA LIFE INSURANCE COMPANY
MODIFICATION OF POLICY PROVISIONS ENDORSEMENT

Transamerica Life Insurance Company has issued this endorsement as a part of the policy to which it is attached. **PLEASE READ THIS ENDORSEMENT CAREFULLY.**

The policy is issued on a unisex basis. In order to comply with law, the following will apply:

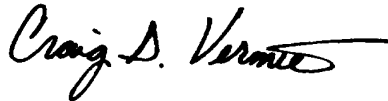
1. In the General Provisions of this policy, the provision entitled "Misstatement of Age or Sex in the Application" is modified in its entirety to read as follows:

Misstatement of Age in the Application --

If there is a misstatement of the Insured's age in the application, we will adjust the death benefit to that which the premiums paid would have purchased at the correct age.

2. In this policy, no differentiation will be made based on sex. Male premium rates will apply to both males and females.
3. Any annuity issued pursuant to the Settlement Provisions will be based on female rates for both males and females.

Signed for the Company at Cedar Rapids, Iowa on the date of issue of this policy.



Secretary



President

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	
Comments:		

The other certifications are not applicable because this is an endorsement filing, not a policy filing.

Attachment:

AR Readability Certification.pdf

TRANSAMERICA LIFE INSURANCE COMPANY
Home Office: Cedar Rapids, Iowa

ARKANSAS CERTIFICATION OF READABILITY

This is to certify that the attached life insurance forms have each achieved a Flesch Reading Ease Score as shown.

<u>Form Number</u>	<u>Form Description</u>	<u>Flesch Score</u>
1-037 11-110	Modification of Policy Provisions Endorsement	50.8

and each form complies with the requirements of Arkansas Statutes Annotated Sections 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.



Cheryl Bock
Assistant Vice President

09/10/10
Date